

Connecticut's Official Health Insurance Marketplace

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## ACCESS HEALTH CT REACHING OUT TO CONSUMERS REGARDING JANUARY 1 HEALTH CARE COVERAGE

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**Hartford, Conn.** – December  $23^{rd}$  was a record day for Access Health CT (AHCT), with the highest daily enrollment performance since the Exchange's launch. More than 6,700 individuals applied for coverage before the deadline of midnight on the  $23^{rd}$  and will begin the year with coverage on January  $1^{st}$ , 2014. This brought the total enrollment from October  $1^{st}$  to December  $23^{rd}$  to more than 62,000 individuals.

Enrollment is still open, and will continue until March 31<sup>st</sup>, 2014. In order to begin coverage on the first of a month, individuals must apply online by the 15<sup>th</sup> day of the previous month, and pay carriers the first premium payment by the end of that month. For example, if someone applies for coverage by the 15<sup>th</sup> of January 2014, and pays their insurance carrier by the 31<sup>st</sup> of January, they will be eligible for coverage on February 1<sup>st</sup>, 2014. Enrollments occurring after the 15th will have coverage begin the following month. Again, as an example, if an individual enrolls in January 17<sup>th</sup>, coverage would be effective on March 1<sup>st</sup>.

With the rush of activity occurring on the 23<sup>rd</sup>, Access Health CT is reaching out to three small groups of enrollees to ensure they were able to complete the applications they began prior to the cutoff. The first group is individuals who were on the phone with our call center or waiting in the queue for their call to be answered as of midnight on December 23<sup>rd</sup>. The second group contains individuals who had submitted paper applications on time. Lastly, there are individuals who were initially deemed ineligible for Medicaid, but with new clarification of spend-down rules, may now be eligible for commercial insurance with tax subsidies.

AHCT staff is currently reaching out to all of those affected individuals proactively to get them enrolled for coverage effective on January 1, 2014.

For individuals outside of these already identified groups, who believe they should be deemed eligible for coverage effective January 1<sup>st</sup>, 2014, an appeals process has been put in place. Individuals interested in filing an appeal should either call 855-805-4325 or mail their appeal to Access Health CT Appeals, P.O. Box # 670, Manchester, CT 06045-0670.

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About Access Health CT

Access Health CT (also known as the Exchange) was created by the Connecticut Legislature in 2011 and is a quasi-public agency established to satisfy requirements of the federal Affordable Care Act. Its mission is to increase the number of insured residents in Connecticut, promote

health, lower costs and eliminate health disparities. Its vision is to provide a simple online shopping and enrollment experience for state residents and small businesses, starting with open enrollment in October 2013.

Access Health CT will ensure that participating health plans meet certain standards, and will facilitate competition and choice by rating the quality of each plan. Individuals and families buying coverage through the Exchange may qualify for tax credits on premiums. The Exchange will also coordinate eligibility and enrollment with state Medicaid and Children's Health Insurance Programs. More information is available at <a href="https://www.AccessHealthCT.com">www.AccessHealthCT.com</a>